



Order Filed on January 2, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS CITRON, LLC

130 Clinton Road, Suite 202

Fairfield, New Jersey 07004

Telephone Number: 973-575-0707

Attorneys for Secured Creditor

Ocwen Loan Servicing, LLC as servicer for
DEUTSCHE BANK NATIONAL TRUST COMPANY,
as Trustee for Equifirst Loan Securitization Trust 2007-
1, Mortgage Pass-Through Certificates, Series 2007-1

ALEISHA C. JENNINGS (049302015)

In Re:

ANNE-MARIE TOUSSAINT,

Debtor.

Case No.: 18-24109-MBK

Chapter: 13

Hearing Date: January 8, 2019

Judge: Michael B. Kaplan

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: January 2, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

- Regular monthly payment: Ocwen Loan Servicing, LLC
ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33416-4781
- Monthly cure payment: Ocwen Loan Servicing, LLC
ATTN: Cashiering Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33416-4781

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

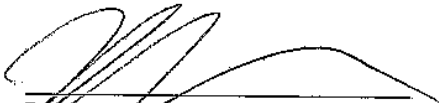
5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Laurence R. Sheller, Esq.
Attorney for Debtor(s)
Date: 12/12/18

/s/Aleisha C. Jennings

Aleisha Jennings, Esq.
Attorney for Secured Creditor
Date: 12/20/2018

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Anne-Marie Toussaint
Debtor

Case No. 18-24109-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2019.

db +Anne-Marie Toussaint, 77 Edgemont Lane, Willingboro, NJ 08046-2228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Equifirst Loan Securitization Trust 2007-1, Mortgage-Backed Pass-Through Certificates, Series 2007-1 ajennings@rasflaw.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Laurence R. Sheller on behalf of Debtor Anne-Marie Toussaint laurence.sheller@gmail.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com

Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Equifirst Loan Securitization Trust 2007-1, Mortgage-Backed Pass-Through Certificates, Series 2007-1 smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7